



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO DEFERRED COMPENSATION

REQUEST FOR INFORMATION FOR INDEPENDENT PARTICIPANT WEBSITE DEVELOPMENT AND MAINTENANCE

Issue Date: Friday, June 29, 2012

Written Question Deadline: Friday, July 20, 2012

Response Deadline: **Friday, August 10, 2012**

Ohio Deferred Compensation
Doug Lepper, IT Manager
257 E. Town St., Ste. 400
Columbus, OH 43215-4623

RFI Contact: Doug Lepper, IT Manager
Phone: (614) 466-7245
Fax: (614) 728-2601
Email: dlepper@OhioDC.org

Description: The Ohio Deferred Compensation Program is requesting information about the best approach for the development and maintenance of an independent participant website. The information will be used to assist in determining the best approach for providing participants with internet access to their accounts and general program information.

A copy of this RFI can be obtained from the Ohio Deferred Compensation website at www.OhioDC.org. Until the expiration date of this solicitation, it is incumbent upon the Vendor to check the website for additional information and/or addendums. RFIs can also be obtained from Ohio Deferred Compensation, 257 E. Town St., Ste. 400, Columbus, OH 43215-4623. If you have any questions, please call (614) 466-7245.

Written questions regarding the substance of the RFI must be submitted via email to the contact listed above no later than the Written Question Deadline indicated above.

Responses are due by the Response Deadline indicated above and must be delivered to Ohio Deferred Compensation, located at 257 E. Town St., Ste. 400, Columbus, OH 43215 or by email to dlepper@OhioDC.org.

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I. CALENDAR OF EVENTS

The following is the time schedule for Ohio Deferred Compensation (Ohio DC) to search for vendors to provide the requested information. All dates are subject to modification by Ohio DC.

06/29/2012	Release of RFI
007/09/2012	Deadline for receipt of Letter of Intent
07/20/2012	Deadline for receipt of written questions regarding this RFI
07/27/2012	Responses to all written questions will be mailed
08/10/2012	Deadline for receipt of responses

II. INTRODUCTION

The Ohio Public Employees Deferred Compensation Board (Board) is seeking responses from organizations with experience in the development of customer focused websites. The Board currently has a contract with a third party, Nationwide Retirement Solutions (NRS), to provide customer service and marketing for Ohio DC. NRS provides a website for Ohio DC's participants as a part of this contract. This contract expires July 1, 2014, so the Board will be issuing an RFP for these services in late 2013. In preparation for the development of this RFP, the Board staff is looking at alternatives to the current service model, including the separate development and maintenance of the participant website. Ohio DC is seeking information on industry standard approaches to website development including implementation and ongoing costs.

The Background section that follows provides a brief description of Program operations. Visit Ohio DC's participant website at www.Ohio457.org to view general information about Ohio DC and to view the current participant website.

III. SUBMITTAL REQUIREMENTS

Submission Format:

All Vendor responses are non-binding and will be used for informational purposes only. Information provided will become the property of Ohio Deferred Compensation. Ohio DC will not be liable for any cost incurred in the development or submission of any response to this RFI. Expenses related to the production of a response are the sole responsibility of the respondent.

Deadline for Submission of Proposal:

All responses must be received in Ohio DC's office by August 10, 2012. Responses can be shipped to the Board office or sent via email. It is the Vendor's responsibility to insure that Ohio DC receives its response prior to the deadline. This responsibility rests entirely with the Vendor, regardless of delays resulting from postal handling or for any other reasons.

Please send the response to:

RFI Contact: Doug Lepper
Ohio Public Employees Deferred Compensation Program
257 East Town Street, Suite 400
Columbus, OH 43215-4623

Or via email to

dlepper@OhioDC.org

Vendors who do not participate in this RFI will not be prohibited from responding to future related procurement opportunities, should that occur.

IV. BACKGROUND

Ohio DC is an eligible deferred compensation plan and is administered in accordance with Section 457 of the Internal Revenue Code. A public employer deferred compensation plan is a voluntary fringe benefit that can be established by a state or a political subdivision of a state. Ohio DC provides supplemental benefits, since nearly all public employees in Ohio are covered by one of the state authorized pension systems, and not by Social Security.

The employer and participating employees enter into contractual agreements whereby the employees agree to have part of currently earned income deferred until some future date. The deferred income is invested as directed by the employee. The deferred income and resulting earnings are not taxed until received by the employee—usually after retirement.

Ohio DC is a separate legal entity, and is not considered a component unit of the State of Ohio. All assets of Ohio DC are held in trust for the exclusive benefit of participants and their beneficiaries. Ohio DC's current *Comprehensive Annual Financial Report*, which includes statistical information regarding Program participation, is available at Ohio DC's employer website www.OhioDC.org. Currently, approximately 1,800 different public employers throughout Ohio participate in Ohio DC. Total Program assets exceed \$8.8 billion.

Enrollment, education and customer service is provided by Nationwide Retirement Solutions (NRS). NRS is responsible for providing Ohio DC participants with an automated telephone system and website at www.Ohio457.org.

Ohio DC is a unique organization, because NRS does not perform recordkeeping or select investment options. Participant information and activity is forwarded from NRS to Ohio DC office, and daily recordkeeping is maintained in-house on Ohio DC's computer systems. The Board staff is responsible for the administration of Ohio DC, including the recordkeeping of all investments for each of Ohio DC's participants. The Board employs a total of 20 administrative staff members. Each employee has a personal computer and access to the Board's systems and network. NRS has approximately 45 employees, of which 30 employees have access to Ohio DC's systems and network.

V. WEBSITE REPLACEMENT INFORMATION AND SCOPE

Ohio DC provides customer service to both its existing and potential participants through a self-service website. The website provides information about Ohio DC, tools to assist participants in decision making, and a secure area for enrolling or making changes to participant accounts.

The current website was created by NRS and is a modified version of the website that they make available to all of their 457 plan customers. NRS provides all of the technical support and hosting for the website. Although much of the non-secure portion of the website has been modified to provide for Ohio DC's unique information, the secure transactional part of the website has not been changed significantly. As a result, Ohio DC has been limited in its ability to update this portion of the website quickly and economically.

The purpose of this RFI is to determine the feasibility of developing a new website to replace the current site provided by NRS. The new website would include all of the information available to the general public as well as the secure login and transactional internet applications. All of the functionality and features of the current NRS secure and non-secure site as well as any potential additional desired functionality should be included. In addition to information regarding the functionality of the secure portion of the website, the study will also seek information on the necessary infrastructure, security, ongoing support, and maintenance required to operate the new secure website.

CURRENT ENVIRONMENT

As stated previously, NRS hosts the current participant website. However, Ohio DC is responsible for all recordkeeping functions on its internal system. The website accesses an external database that is hosted by NRS. This database is refreshed on a nightly basis with information generated by Ohio DC's recordkeeping system. As participants make changes to their account, the resultant transactions are stored in the NRS database. The transactions are collected at 4:00 PM each business day and passed to the recordkeeping system for processing. At the conclusion of that evening's processing, a new set of refreshed data are sent to the NRS database for updating.

CURRENT WEBSITE FUNCTIONALITY

The functionality of the current website is outlined below. The *Secure Website Functionality* lists the functions available to a participant after completing a secure login. The *Non-Secure Web Functionality* lists the functions available to the general public (both participants and non-participants).

Secure Web Functionality

- Ability to initiate transactions online by participant or via phone call to Service Center staff. Customer Service personnel have the ability to access and update participant accounts.
- Change online profile including:
 - Name
 - Address
 - Phone (work and home)
 - Email
- Change contribution amount - dollar amount
- Change allocations - percent or dollar amount

- Fund Exchange - percent or dollar amount (only customer service can enter dollars)
- Username/password change
- Signature-less Enrollment
- Print beneficiary form
- View/print fund profiles and prospectus
- Request for fund prospectus to be mailed to home address
- View contribution election
- View account balance total
- View account balance by fund including:
 - Share/unit price
 - Share/unit balance
 - Percent each fund represents of overall account value
- View quarterly account detail including:
 - Share/unit value by fund
 - Contributions by fund
 - Exchanges in/out by fund
 - Withdrawals by fund
 - Gain/loss by fund
 - Total by fund
 - Transaction history by date range (within previous 6 months)
- View fund month-end and quarter-end performance including
 - Current price
 - YTD performance
 - One-year performance
 - Three-year performance
 - Five-year performance
 - Ten-year performance
 - Expense ratio

Non-secure Web Functionality

- Investment education
- Search function
- Ticker look-up, market snapshot
- View/print forms
- View/print newsletters
- View/print information and publications
- Links to fund providers
- Planning tools/calculators
- View multimedia
- Online enrollment or print enrollment form
- Personal retirement planning center (resources)
- Contact Us/About Us/Program Services information
- Link to employer website

DESIRED ADDITIONAL FUNCTIONALITY

Ohio DC would potentially like to add the following list of functions to the new secure website:

- Web access to assistance from a live person (online chat capability)
- Bi-lingual and ADA accommodations

- Online tutorials to help participants navigate through the website
- Online participant statement functions that provide printable on-demand statements for any specified period
- On-demand information on individual, personal rate-of-returns for any time period
- Graphical illustrations of participant deferrals and account balances by asset class
- Real-time financial projections using current data displayed that permits new assumptions without entering new data (e.g., sliding scale inputs)
- Ability for participants to take actions based on online projections with "one click of a button" (automatically executes transactions to match selected projections and model portfolio)
- Unique two-stage sign on (e.g., a pre-assigned photo icon as the second stage sign-on)

ASSUMPTIONS

- Any new secure website would continue to use the nightly batch data flow that currently is used for the NRS website.
- Ohio DC's current IT staff does not have the expertise or the time to develop the new website. As a result, extensive use of consultants will be required for the development of the initial website.
- Website will most likely be externally hosted to reduce costs and complexity
- One additional staff will be required to serve as a webmaster.
- A mechanism or tool will be required to allow for easy update of content by Program staff/webmaster.

VI. INFORMATION REQUESTED

Please provide responses to all of the requests presented in this section. Respondents are also encouraged to provide any additional observations, strategies, and recommendations to support Ohio DCs effort to determine a future strategy for its participant website.

The intent of this RFI is to obtain knowledge of website development and hosting best practices, and gather information about the methodology that the vendor has used in the past to assist other organizations with the development and hosting of a website.

A. Corporate Qualifications

- a. What previous experience or qualifications does your company have in website development and/or hosting?
- b. What innovations would your company propose?
- c. Where and for how long, have such innovations been implemented?
- d. What strengths, capabilities, and qualifications would your company have to offer Ohio DC?
- e. Identify and describe the technologies/products Ohio DC should consider related to website development and support.

B. General Information

- a. From your work on similar sized projects, identify and describe Ohio DC's greatest challenge and risk points in developing a participant website (secure and non-secure portions).
- b. Provide an overview of the recommended website development approach(s) recommended, including any pros and cons of each approach.
- c. Cite specific examples of projects where these approaches have been used.
 - i. Project timelines – expected and actual
 - ii. Scope of projects (if not proprietary)
- d. Identify and describe provisions that Ohio DC could include in an RFP that would encourage greater participation and competition among vendors

C. Technology

- a. Describe the hardware and software required including an estimated cost.
- b. Recommended software tools to be used.
- c. Programming language recommendations
- d. Security best practices

D. System Design, Development, and Staffing

- a. Best practices for documenting current business rules and desired functionality.
- b. Staff augmentation requirements
- c. Staff training

E. Implementation Management

- a. Identify project phases
- b. Strategy for seamless conversion/implementation
- c. Project timeline

F. Budget

- a. Estimated overall budget of the project including detailed breakdown of costs for development, training, and implementation.

VII. RESPONSE SPECIFICATIONS

RFI Response Requirements:

All responses become the property of Ohio DC and will not be returned to the Vendor. All responses submitted are subject to the laws of the State of Ohio regarding public access to such documents and are, therefore, not confidential. **All Responses and the contents thereof will be deemed to be public record open to public; provided that all proprietary trade secret information, if clearly marked as such, will not be disclosed except as required by law.** A Vendor may include one additional copy of its Response with any proprietary trade secret information redacted and marked as such with a brief written basis why it believes the information is protected from disclosure.

Letter of Intent:

If the vendor intends to respond to this RFI, a Letter of Intent to do so should be sent to Ohio DC by **Monday, July 9th**. The Letter of Intent should be sent by email to the RFI Contact listed on page one, and contain the Vendor's name, its intent to respond, the name of a contact person, and the contact person's telephone number, email, and fax number. Submitting this Letter of Intent will not obligate a Vendor to submit a response but will allow Ohio DC to send out any necessary information to interested Vendors.

Questions Concerning the RFI:

Questions regarding this RFI must be submitted in writing by mail, email, or fax not later than Friday, July 20, 2010 and addressed to the RFI Contact.

Questions and answers will be put in writing and distributed by Friday, July 27, 2010 to all companies who have returned a Letter of Intent. No verbal responses are to be relied upon.

Questions by the Staff

The Staff may present a Vendor with questions about its response. The response to Ohio DC's question(s) shall also be submitted in writing.

Terms and Conditions

Ohio DC makes no representations or warranties, expressed or implied, as to the accuracy or completeness of the information in the RFI and nothing contained herein is or shall be relied upon as a promise or representation, whether as to the past or the future. The RFI does not purport to contain all of the information that may be required to evaluate the RFI and any recipient hereof should conduct its own independent analysis of Ohio DC and the data contained or referenced herein. Ohio DC does not anticipate updating or otherwise revising the RFI. However, this RFI may be withdrawn, modified, or re-circulated at any time at the sole discretion of Ohio DC.

Ohio DC reserves the right, at its sole discretion and without giving reasons or notice, at any time and in any respect, to alter these procedures, to change and alter any and all criteria, to terminate discussions, to accept or reject any response, in whole or in part, to negotiate modifications or revisions to a response and to negotiate with any one or more respondents to the RFI.

Ohio DC is not and will not be under any obligation to accept, review, or consider any response to the RFI. This RFI is not an offer but a request to receive a response.